



Together We PLAN

Ep. 4: Unlocking Supportive Housing: Navigating Resources for Individuals with Disabilities

With special guests Diane Riley, Executive Director, Supportive Housing Association of New Jersey and Nicola Nero, Senior Service Coordinator, PLAN|NJ, host Ellen Nalven
PLAN|NJ Podcast Series

“Health is housing, and housing is really important. And unless you have stability in your housing, you're not going to stay healthy, or you're not going to get healthy.” Diane Reilly, Executive Director, Supportive Housing Association of NJ (SHANJ)

Ellen: Hello. My name is Ellen Nalven. I'm the Executive Director of Planned Lifetime Assistance Network of New Jersey. We are so pleased to have Diane Riley with us today to discuss Supportive Housing and how to access housing resources and supports for people with disabilities. Diane is the Executive Director of the Supportive Housing Association of New Jersey.

My co-host for this episode is Nicola Nero, who is a Senior Service Coordinator with PLAN|NJ and has been trained as a housing navigator through a Supportive Housing Association program.

Diane, as I mentioned, joined Supportive Housing Association, or SHA, as we know it, as Executive Director in 2017, bringing her many years of experience as a leading voice for the economically disadvantaged in New Jersey. In 2011, in her work at the Community Food Bank, Diane led a coalition of stakeholders to raise awareness about hunger, engage in public dialogue, and influence policies that address underlying causes of homelessness such as housing. In March of 2016, Diane was recognized by the New Jersey General Assembly for her service leadership and commitment to improve the quality of life for citizens throughout the state of New Jersey. Prior to joining the food bank, Diane worked at the Apostle's House, a nonprofit agency providing emergency shelter, transitional housing, and other services to homeless and at-risk families in the Newark area. Diane is currently a member of the board of trustees of the Anti-Poverty Network of New Jersey, or APN.

Diane, would you help us understand what is Supportive Housing? What do we mean when we use that term?

Diane: Supportive Housing is a model of housing that includes affordable housing, so the housing has to be affordable and safe. And it also includes services. So that's the key difference. Supportive Housing is affordable housing with services in recognition that people with special needs need services to be able to live as independently as possible and live in their community and communities throughout New Jersey.

Ellen: And what are some examples? I think that there are many different models of housing and types of housing. What are some examples of those?

Diane: Let me just say that Supportive Housing is used by many different people with different barriers. Supportive Housing is used for people with intellectual and developmental disabilities, veterans, people coming out of homelessness, people with mental health or addiction challenges. So a variety of people can benefit from affordable housing with some services. And so there are different models. The first model, I would say, is just an apartment.

You can have an apartment. It can be an apartment that you rent from any landlord in New Jersey, or it can be an apartment that is in a complex that has many different affordable units or supportive units. So it can be just a general apartment. And then you would get services from a provider, or if you are self-directed, you put together the services you need and have those people address your needs. So that's probably the most independent model.

And then you can go to shared living. You might have a roommate. You might have a roommate. You both might share an apartment. You both might have a disability. Or you might have one person with and one person without a disability, and you might just share an apartment. You can have a live-in caregiver that you have in a shared living situation.

Another situation might be a group home, which is probably very common. Most people would understand that there you might have four people living in a ranch house or sometimes even in an apartment building that has group homes in there. You'll have four people living together and there will be a service provider who meets their needs.

So there are all kinds of situations. You might have a foster family or supportive family, which is like a foster family. Someone might arrange for someone whom they know to have their loved one live with that person, and they will get some funding to be able to take care of them. So that's another model. There are all kinds of models. You can mix and match.

Ellen: It sounds like there's a real diversity in lots of different ways that this type of housing can be implemented and can work. Nicola?

Nicola: Well, some adults stay with their parents, but there comes a time when they want to go out and be independent. And we'll get into how funding for the apartments or their place of living is later. But what about the services to meet their day to day or weekly needs? Who's going to help them with their medication or get them to doctor's appointments? Can we talk about that?

Diane: First, I'll just say that services are provided through Medicaid in one way or another. We like to call them home and community based services. And that is in recognition that people can

live outside of institutions, right? A long time ago, we had institutions and people lived in them, but there became a realization, and a lot of great advocacy, around the fact that people don't need to live in institutions. They can lead productive, thriving lives outside of institutions if they have the right services. Medicaid pays for those services. There are many, many providers that can come in and deliver those services and get paid through Medicaid.

So that's how people get services. And they're very different for different populations, obviously. So mental health services are different than services needed by people with intellectual and developmental disabilities. Services might be lifelong in that case, but with people with mental health challenges, it may be episodic. So you should be able to pick a provider or pick the service from a menu that best fits your need for your living.

Nicola: So someone with an intellectual or developmental disability, how would they access services if they're living with their family?

Diane: Well, first of all, if they're living with their family, depending on their age, they would access those services a little differently. If you're 21, you would first apply and make sure you're eligible through the Division of Developmental Disabilities. They would assess your level of need and then put you on the program that provides you with the kind of services you need. And there's a menu of services that are provided through there.

If you would like to live in the community, there's a process by which you wait for those services because there's not enough money to provide the services for independent living as much as there are for people who live at home and need those services. There's a different kind of wait list for that. And as you, your parents, or the person you live with gets older, you get higher on the priority of that list, or depending on your needs, you're higher on the priority of that list. So there are different services, but the New Jersey Division of Developmental Disabilities provides those services. You apply through them, and they assess it.

Nicola: And for someone in the community with mental health challenges and they're living with family but they want to get out on their own, how would they go about finding services?

Diane: Supportive Housing through mental health is different. It's not that they would have to have a provider. We have something called the CSS program, the Community Supportive Services program. And that program is through a provider who gets money from the state and that would be the Division of Mental Health and Addiction Services. And those providers often might have housing available to them, and they will put you through that program. But you could also get mental health services without the housing.

There are a lot of great programs in New Jersey that provide services. But I would contact the Division of Mental Health and Addiction Services. There is a whole menu of different programs they provide. Then reach out to a provider in your community and see which one fits your needs and where you want to live, too, if you're living in the community or if you're living at home. Because providers have geographic areas they serve. That would be the way they'd access it. But it's a different process. I wish it was easier, but it isn't.

They're two different divisions and they provide very different services. But they are both under the Department of Human Services, and that's key. The Department of Human Services is the umbrella that serves all of those needs, and aging, and other disability services.

Ellen: Yes, It's related and it's complicated.

Diane: Yes, and people aren't one thing. You could be a veteran with physical disabilities and mental health challenges. You could be a person with intellectual and developmental disabilities and mental health challenges. You can be aging and have an addiction problem. I mean, people aren't one thing. You could be all of those things. So you've got to figure out what your needs are and prioritize.

Ellen: That's a great way to put it. It's that people are multiple things, and so how do we address each in an individualized way, because we are all unique individuals. You mentioned that Supportive Housing is affordable housing with services. So there are a lot of different terms that we hear: affordable housing, low income housing. Can you help us understand public housing? What are these different terms? How do they differ? How are they similar?

Diane: That's a great question. And I'll just put a plug for our website right here because I'm going to about some information that's there. Our website is www.shanj.org. We have a pull down menu that says Housing Hub. And that Housing Hub has resource bulletins and a housing guide and videos and housing navigators like Nicola, who is on that list. So that's a wonderful amount of information.

Affordable housing is a term that is used, and Low Income housing. Yep. Kind of similar. And public housing. Public housing, that's a little different. Affordable housing is built to be affordable to different variations of people that have economic challenges. And that would be based on the area median income in its specific area. And so affordable housing is a variation of that. It would be 30% of the area median income, so lower income; 50% of the area median income: definitely affordable, but a little bit less affordable than the low income. Then there's even 80% of the area median income. So there are variations on economic support that you might need. And that housing was built with support from some government entity, whether it's the town or the federal government or the state government.

But in exchange for that support in building it, for the resources to build, they have to designate it as affordable for a certain amount of time, usually 30 years. So it's a give and take. We'll give you the money to build it, but you need to keep it affordable for a certain amount of time. And that's simply affordable housing.

Public housing is housing that is built through a housing authority. There are many housing authorities in New Jersey, and they get money from the federal government, from HUD (Housing and Urban Development). So the housing authorities have money, and they build affordable housing, and it's usually called public housing. And they have control over that housing. It's sometimes for families, it's sometimes for seniors. Public housing is, by its nature, affordable. And it's similarly 30% low income, 50%, like that. So that's public housing.

Then there's rental assistance, which is a whole other thing, which can help you pay the rent, and that makes it affordable. But affordable housing has to do with the way it's built and keeping those units affordable for a certain amount of years.

Ellen: And how do people find affordable housing? How do they apply? How do they know it exists?

Diane: Yes, it's hard. I wish there was a one stop shop. I would say that New Jersey has done a great job recently in designing a website (www.njhrc.org) that helps you search for affordable housing. And oftentimes, you would go through your housing authority to apply for many of these entities. And there's a link on our Housing Hub. There are other resources, and there is a resource in there called Find Housing. If you open that, the HUD link is in there. But you might even just Google HUD affordable housing. It might take you right to that website. And it allows you to search for where your housing authorities are. It allows you to search for affordable housing.

There are others in our Other Resources guide, there are other places to look, like the Housing Resource Center. The New Jersey Housing Mortgage Finance Agency hosts that. And the Housing Resource Center, and you can search there for New Jersey entities that have affordable housing and units. It's not always up to date, but it is another place to search.

Every town has an administrative agent whose role is to manage the affordable housing and make sure its public notifications are sent out. There's actually a law about sending out public notifications for affordable housing.

And there are some larger administrative agents that do multiple towns that have a website that you can also search. So in our Other Resources tab on www.shanj.org, Find Housing has all of these links in one resource, so you can look there. So there are a few ways. I wish there was a one stop, but there isn't.

If I was looking and I had specific areas to look at, I would look at my town. I would call the town. I would say, "where is the affordable housing here?" I would go to my housing authority, and I would start my contacts that way if I had to look. But they do have to publicly notify. They have to publish it in the newspaper. They have to send notifications to local service providers. And now because of legislation that was passed about 18 months ago, they actually have to - and I have to - put it electronically in that housing resource center that I mentioned. So they're trying to get better at it, but it's still a lot of legwork that people have to do, unfortunately.

Nicola: Diane, let's talk about rental subsidies and housing choice vouchers. Many families want to know what the difference is and how to get one.

Diane: Yes, it's great that we have some choices in New Jersey and in the nation for housing vouchers or rental assistance. And the purpose of those vouchers is to allow the person to pay a portion of their income towards the rent, only a portion of it. Usually, it's like 30% of your income can go toward your housing. But the landlord, whoever that is, will get the whole rent, because a government agency will pay the rest of it. So it's quite good, right? The landlord gets guaranteed rent, the person pays less money. So that's the idea, the premise behind a voucher or rental assistance. And there are several kinds.

The broadest kind is the Section 8 Housing Choice Voucher. And those are administered largely through your housing authority, and they are federal vouchers, so that the federal dollars flow through the housing authority to have to manage those. Our NJ Department of Community Affairs has hundreds of those vouchers, too.

Those vouchers are unique because after a year, you can take that voucher and move out of state. It is accepted throughout the nation. You can move up and down New Jersey. That's all

great, but you can also take it out of state. So those vouchers are, I would say, the gold standard, because you want to be able to have flexibility where you live.

But we are fortunate enough in New Jersey to have state rental assistance, which works similarly, but is funded through the Department of Community Affairs budget in the state. They cannot be taken to Ohio or Pennsylvania or anywhere else because the state of New Jersey pays for them out of their budget.

But they work similarly and there are about 4,000 of those that exist. And every once in a while, the Department of Community Affairs sends out a notice, we publish it, and everybody else publishes it. They do a lot of publicity when they might have an open wait list and you can get on that. People will apply and then get notified if they're accepted and move up the list. Every 18 months or so, they open that up, and you have to get on a list.

A lot of times, you know housing, we don't have enough of it, so oftentimes you're put on a wait list for it. But I will tell you that people do move up the wait list, and you need to do that.

So there are those vouchers. Neither of those vouchers have anything to do with disability. They are open to anybody who needs economic supports. It's totally economic.

Then you have the Supportive Housing Connection vouchers. And those vouchers are unique to people with disabilities. And those vouchers are paid through state vouchers. They work similarly, 30%, 70%, that same formula. But those vouchers are paid for from the budget. I mentioned that the Department of Human Services pays for those vouchers. It's important to know where that money flows through, because when you advocate, you want to say, "I want this to be better," and you have to know what budget you're advocating to increase. That's why I mentioned where that comes from. So it is a state only voucher. You have to have a disability, and it is paid for through the Department of Human Services.

Two kinds of vouchers - the Supportive Housing Connection vouchers - people with intellectual and developmental disabilities can get a Supportive Housing Connection voucher, People with mental health challenges can get a Supportive Housing Connection voucher. That's it.

And then aside from those main ones, which I think for the most part people really use, you do have Veteran vouchers. You'll see, sometimes, Veteran vouchers, and you'll see Aging Out Youth vouchers. And some of those unique vouchers come through the federal government, and they deal with those specific populations.

Ellen: And those are aging out of what?

Diane: Aging out of foster care – you know, youth. Keeping families together is another program that's great with people who are in the system where they might lose their family, but they need some supports. They may be able to get a voucher through The Department of Children and Families (DCF). So there are other very specific vouchers, but the main ones I normally talk to people about and normally people want to know about are the Section 8 vouchers, the SRAP vouchers, and then the Supportive Housing Connection vouchers.

Nicola: Speaking about Supportive Housing Connection vouchers, who can apply for those?

Diane: There are two kinds. If you are a person with intellectual and developmental disabilities, you would go through your Support Coordinator. You would talk to that Support Coordinator about your housing needs. And in that process where she fills out a form, and if that process works, they will give you a voucher.

There is an entity called the Supportive Housing Connection that manages the vouchers. They send the checks, they get the leases, they go inspect, but that's just the production of it. You are applying through your Division of Developmental Disabilities. The other one through your Support Coordinator.

When you are working with a provider for services and they are on that Community Support Services (CSS Mental Health) program, those providers in that CSS program have vouchers that you can work through to get. And that's that process. It's less like "fill out a form with your support coordinator," but those are gotten through your mental health service provider and that CSS program.

Nicola: So let's just say that I have an Intellectual or Developmental Disability and I reached out to my Support Coordinator. They apply for a voucher. Who will help me to find housing?

Diane: Yes, that's a great question. So you're a Housing Navigator, right, Nicola?

Nicola: Yes, absolutely.

Diane: So that's a great question, and that's a challenging question. In the case of people under Division of Developmental Disability services, I would say there's something called a Support Broker, and that role has helped a lot of people find housing. It goes beyond the Support Coordinator. It's a little different. They're really walking with the person to help them find housing, help them apply, help them do all of those things. So I think that role fills a real need.

Ellen: I think a support broker could be used; could help you. And your budget, a person who has a DDD budget, that's how they pay for the Support Broker.

Diane: Exactly. And then families really do a lot of leg work. You know, they have a voucher, and they are really looking at rents, looking for apartments, and also a Support Broker who does that. You have to have enough money in your budget to use a Support Broker. So lots of times, families will really take on a lot of roles to go the extra mile and really do it.

But in other arenas besides DDD, there are other service providers that might have somebody called a Housing Navigator or a case manager, and their role is to help you find housing. And again, the person takes on a lot of the work, but they might help you through that. They may help you apply for documentation you might be missing. They might help coach you on an interview with the landlord, and they may help you fill out an application. So there are service providers that might help you do that in other arenas.

The interesting thing, and what I am very excited about, is that in our state, New Jersey Medicaid has applied and received permission to have housing support services like that, help people find housing, help people apply, and paid for by Medicaid. So that is something new that they're now looking to implement. So I think across the board, people on Medicaid, they'll figure out a way to provide those services and get paid through the federal government and match

through state funds to provide those services and fill in the holes of the various people and how they're trying to get those services.

It's a recognition that health is housing, and housing is really important. And unless you have stability in your housing, you're not going to stay healthy, or you're not going to get healthy.

Medicaid has really been very aggressive and forward thinking in really applying to Medicaid and saying, hey, we want to pay for these services through the state. And I'm really excited to see where that goes.

Ellen: That could make a real difference. A real difference. Because you're right. housing is health; health is housing. Are there income or resource limits that enable eligibility for these vouchers?

Diane: Yes. First of all, to get Medicaid, you need to be a certain percentage below the poverty line. So 138% is the level; you have to be economically challenged to be eligible for services, Medicaid, whatever. When you look at a voucher or affordable housing, they're looking at that area median income. And so 30% of that, or 50% of that, largely you would have to fall into that category in your area, which is oftentimes the county, you would have to be under a certain income limit to be able to be eligible for those things.

Ellen: Let's talk a little bit more about housing navigators, different ways in which people can get help finding housing. You mentioned that Medicaid is now going to be able to fund this help. This is new. That's great.

Diane: We're really having a lot of discussions with them, a lot of different stakeholder groups to say, okay, the person has to be eligible for Medicaid to be able to get those services paid for. But everything looks very different depending on your barrier, right?

So, with the people with intellectual and developmental disabilities, I envision that to be implemented through DDD, that will be a budget item just like Support Brokers. For somebody else, that might mean going through a homeless provider, and they may contract with the MCO, Managed Care Organization.

Because that's how Medicaid is administered, and how those services get done. I think that it will look different for the different populations but underlying that will be money coming in through the federal government that will support people, which is always great when you get extra funding.

So, I think largely through your service provider is where you're going to see that happen, where you're going to see the support coming.

Ellen: What about the MCOs, the managed care organizations? Can they assist families in some cases?

Diane: They can, yes. And they have had Housing Navigators for the last many years. But they support people throughout the state, and we've discussed how complex this issue is. So I don't really think that it makes sense for each of the five MCOs to have Housing Navigators that cover the whole state, but I do think there is a place for them to work with providers in a very local

area, to help people drill down on finding housing. So I think there's going to be some variation of roles that will complement each other and that's the way it's going to be.

Ellen: So, yes, MCO's have had Housing Navigators, actually. That's what I thought.

Diane: Yes. but I think it's limited. It's hard to cover the whole state.

Ellen: Yes, exactly. That's a challenge in itself, just getting around the state. Nicola had a couple of other questions that relate to once you have a voucher.

Nicola: A lot of families may not realize - when you get a voucher, everything's going great - but then it comes recertification time. Who helps with that process for individuals with Developmental Disabilities or Intellectual Disabilities?

Diane: So for those individuals, I'd go back to your Support Coordinator and Support Broker if they or you need help with that, if it's not going to be the family. Usually, you'll get notifications, a package, fill it out, and there are instructions in the package. If you have any questions, you call this person or whatever. Recertification is a little easier. But one thing that has been a challenge, which is what I thought you were going to ask me, is finding housing and doing it within a certain specific amount of time. So you get a voucher, and even with Section 8, they give you a certain specific amount of time to use it. You can't just sit on it for a year.

And rents are so high even with the housing voucher, which we really didn't discuss, it has to be within a certain payment standard. So they're not going to pay any rent. They're going to look at a series of payment standards, and they're going to say, in this county or in this town, the rents can only be this amount, up to this ceiling.

So now you're going to look for an apartment and it's got to be under that ceiling. So that's been the challenge lately, to find housing within a certain limit, and sometimes it takes longer, right? So if they're giving you 30 days or 60 days to use that voucher, you've got to show them that you've really tried. You've got to ask for an extension.

So there are challenges that way, and in recent years they have been really kind of acute, I think; they have been challenging. But most times, they will try to accommodate you. They don't want you to lose your voucher because you haven't been successful, but they will want you to really try to do it. With the Supportive Housing Connection vouchers and the I/DD vouchers, and we didn't really discuss this, they will want you, while you're on those, to apply for Section 8, to apply for another voucher, because they want that off their budget so they can help somebody else. They won't throw you off of it, but they will want you to then apply for the broader vouchers so that then they can help someone else in their Division.

Ellen: Yes, that was definitely part of our questions. As you mentioned, the issue of finding housing has been a huge challenge. People have vouchers. You think "Yay, successful. We've waited so long. We could wait years to get a voucher..." and then you can't find a home.

Nicola: It sounds like assistance through Supportive Housing Connection is a little bit more lenient than Department of Community Affairs, DCA, when it comes to giving you more time to find something.

Diane: Well, not really, it's really through the Division of Developmental Disabilities (DDD). Yes, they will be more lenient. You will have to apply for an extension one way or the other. Whether it's through DCA Department of Community Affairs and HUD Housing and Urban Development or the housing authority who gave you the voucher or through DDD, say that you tried to find housing, and that you need to continue. They don't want you to sit on those vouchers; they really do want you to find a home. And if it means that it's not the perfect home, I recommend that someone take it and then move later.

I was in a workshop, and a very large housing authority was there. And her recommendation was, if you are renting somewhere and you get a voucher, ask your landlord to take it. Stay there and take the time then to look. Use the voucher, get off the clock, and then see what your dream is then, and have the time and have the luxury to really then search, because they know how hard it is, and we don't want people to lose vouchers. I think it was good advice. I really do.

Nicola: We mentioned affordable housing units, and we've mentioned vouchers. Are you able to use a voucher with an affordable housing unit?

Diane: You should be able to. Yes. Some are built that way. I didn't talk about project-based vouchers. Some developments are built with project-based vouchers built into the formula. So those in and of themselves are very, very low because they have vouchers attached to the unit. Now that doesn't mean that the person who moves can take it with them. That's the difference between the other ones we discussed. You can go to another unit in the building. The project based vouchers stay with the project, but it does make it very affordable for people. Sometimes people with really, really low income need both. They need an affordable unit, and they need a voucher. So that makes it even better.

Nicola: Okay. And the opposite side to that... let's say I'm living in my home; I've lived here for 5 years. We live in New Jersey, and rent keeps rising. What happens when your rent is over your voucher line?

Diane: So, if you're in a unit and your landlord raises it and it's above the payment standards, there's a certain amount above that you can have. They give you 10% leeway on that, so you may not have to move. But it is a challenge because the vouchers only pay for so much, and you really can't go that much over those vouchers. With certain vouchers (not Supportive Housing Connection vouchers) you might be able to go even a little bit over that and pay it yourself, but they will limit you to 40% of your income. So that with an SRAP voucher or even Section 8, you might be able to go a little bit over that, but they won't let you go over 40% of your income because they really don't want you paying that much. But that doesn't help you know, a lot of people say, well, can't I just throw in the extra money? But no, you can't throw in over a certain amount of money. So it is a challenge.

We try to work with the landlords. We try to recommend people working with their landlords. There is a benefit to the landlord to have a person with vouchers, honestly - they get their rent every month. They get it like clockwork. I mean, there's a benefit to that, right? So I think, having it raised, I get it.

Trying to stay within the guidelines is something you can try to negotiate with your landlord. Every year, the payment standards change, too. It's just a timing issue sometimes, So if the

area rents are going up, up, up, the payment standards are going to rise with them, it's just a timing issue on that, so theoretically, they should be getting better and more in line with what the rents are.

But there are some good things on the horizon. Department of Community Affairs (DCA) has its Landlord Incentive Program that they've been putting money into. They're trying to recruit more landlords that know about vouchers, that are amenable to or excited about taking vouchers, and they are recruiting them by giving them the security deposit, by giving them a certain number of rents upfront. They're really trying to work with them to entice them to rent to people that have these vouchers.

So there are some really good things, and those are best practices that we had identified through research we had done with housing navigation across the nation. So that is something very, very positive because a lot of times people don't have the security deposit. One thing we're finding that's still a challenge is a lot of landlords work with brokers, and there's nobody paying the broker fee right now.

Some service providers have fundraised to get money so that they can pay the broker fee, so they can help their clients. But it's really a challenge, because think of how you go look for an apartment - you're going through a broker. You're paying them, but that's a lot of money. It's another month's rent or whatever it is. So I think it's good trying to look for enticements through the Department of Community Affairs program. Some of the new things they're coming out with are great.

Ellen: It's always good to hear these things, and always great to end on an optimistic note. Maybe you just want to mention one more time some of the resources that are available on your website, Diane.

Diane: I will. At the Supportive Housing Association of New Jersey website, www.shanj.org, we have a pull down menu. Most of our resources are under our Housing Hub, and there are resource guides, rental bulletins that specifically speak to what is affordable housing, what is rental assistance, and all the things we talked about today. There are videos that explore different options for people's living arrangements. Under Other Resources, there are a number of things and one of them is something called Find Housing with links to help people find housing. And we also have done some training with professionals in New Jersey around specific housing topics, and we call those Housing Navigators; people who have completed that training, like Nicola. We have a list of those on our website, too.

Nicola: Wonderful. Thank you so much, Diane.

Diane: It's been a pleasure.

Ellen: Thank you, Diane. We really appreciate the wealth of information you've shared with us on such an important topic.

Thanks for tuning in to Together We PLAN. For actionable advice and to learn more about PLAN|NJ, visit our website at plannj.org. Here's to building a thriving future together.